



Order Filed on January 28, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Attorney for Creditor

In re:

Ida Mae Lozirk

Aka IdaMae Lozirk

Richard Charles Lozirk

Debtors.

Chapter 13

Case No. 19-25728-RG

Hearing Date: January 20, 2021

Judge Rosemary Gambardella

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: January 28, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Ida Mae Lozirk and Richard Charles Lozirk
Case No.: 19-25728-RG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2004-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2004-B (“Creditor”), and whereas the post-petition arrearage was \$549.36 as of January 15, 2021, and whereas Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: **92 Waterloo Road, Mount Olive Township, New Jersey 07828** (“Property”) provided that the Debtor complies with the following:

- a. On or before February 1, 2021, the Debtors shall cure the post-petition arrearage by remitting directly to Creditor six (6) consecutive monthly payments in the amount of \$91.56 each; and
 - b. The Debtors shall also resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the February 1, 2021 payment and continuing thereon per the terms of the underlying loan; and
 - c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
2. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

3. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Jonathan Stone
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